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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.	: 09/677,401	Confirmation No.	: 3108
Applicants	: K. Jon Kern	Art Unit	: 3629
Filed	: 29 September 2000	Examiner	: T.D. Nguyen
Title	: Loyalty reward program for reducing the balance of a loan obligation		
Docket No.	: 014-040001US		
Customer No.	: 33486		

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Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

Sir:

The Applicant has received and considered the final Office action mailed 13 July 2004.  
Please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks/Arguments** begin on page 15 of this paper.